



# Search Report

## EIC 3600

STIC Database Tracking Number: 280044

**To: Examiner Michelle**  
**Location: KNX 05 A51**  
**Art Unit: 3686**  
**Date: 07/17/2009**  
**Case Serial Number: 10/797143**

**From: Aaron Gitzen**  
**Location: EIC3600**  
**KNX 04 A70**  
**Phone: (571) 272-3096**  
**aaron.gitzen@uspto.gov**

### Search Notes

Dear Examiner Michelle:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog.

References of interest are listed in the first part of the search results. Please scan through the remaining results for other possible references of interest.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Aaron Gitzen

|                                                      |           |
|------------------------------------------------------|-----------|
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## I. References of Interest

### A. Dialog

Dialog eLink: [Order File History](#)

15/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0017111819 *Drawing available*

WPI Acc no: 2007-826770/200777

XRPX Acc No: N2007-657404

**Crop e.g. grain, grower's insuring risk evaluating method for use in Internet, involves obtaining geographic area yield of crop for particular geographic area, and obtaining benchmark grower for particular grower within area**

Patent Assignee: DEERE & CO (DEEC)

Inventor: BABCOCK B A; HAYES D J; MCCOMB S J

| Patent Family ( 1 patents, 1 countries ) |      |          |                    |      |          |        |      |
|------------------------------------------|------|----------|--------------------|------|----------|--------|------|
| Patent Number                            | Kind | Date     | Application Number | Kind | Date     | Update | Type |
| US 20070174095                           | A1   | 20070726 | US 2006760848      | P    | 20060120 | 200777 | B    |
|                                          |      |          | US 2006389685      | A    | 20060327 |        |      |

Priority Applications (no., kind, date): US 2006760848 P 20060120; US 2006389685 A 20060327

**Crop e.g. grain, grower's insuring risk evaluating method for use in Internet, involves obtaining geographic area yield of crop for particular geographic area, and obtaining benchmark grower for particular grower within area**  
**Original Titles:**System and method for evaluating risk associated with a crop insurance policy  
**Alerting Abstract ...NOVELTY** - The method involves obtaining a geographic area e.g. country, yield e.g. mean geographic area yield, of a crop e.g. grain, for a particular geographic area. A benchmark grower yield e.g. historic grower yield, is obtained for a particular grower within the particular geographic area via a yield sensor e.g. crop flow sensor, associated with a work vehicle e.g. aircraft. A difference between the geographic area yield and the benchmark grower yield is determined. A variability parameter indicating a variation in...

**DESCRIPTION** - An INDEPENDENT CLAIM is also included for a system for evaluating a risk of insuring a grower...  
**...USE** - Used for evaluating a risk e.g. loss caused by weather, hail, rainfall, temperature, soil characteristic, drought, frost damage, insect, and disease, of insuring a crop e.g. grain, grower with crop insurance, and for managing the risk associated with growing crops, in a network e.g. Internet...  
**...ADVANTAGE** - The method enables the insurer to effectively estimate the risk associated with various types of crop insurance policies, and thus effectively estimating premiums or rates corresponding to the level of risk. ...

**Original Abstracts:**A system and method for evaluating the risk of insuring a grower comprises a communications interface for obtaining a geographic area yield (e.g., mean geographic area yield) of

a crop for a particular **geographic area** (e.g., **county**) for a corresponding time period. A yield monitor or a yield sensor, associated with a... .. benchmark grower yield (e.g., historic grower yield) for a particular grower within the particular **geographic area**. An analyzer determines a difference between the **geographic area** yield and the benchmark grower yield (e.g., historic grower yield). An estimator estimates a variability parameter indicative of a variation in forecasted grower yield in the **geographic area**. A data processor determines a forecasted grower yield, which may deviate from at least one of the **geographic area** yield (e.g., mean **geographic area** yield) and the benchmark grower yield, for the corresponding time period based on the difference and the variability parameter. A data processor determines a **risk** indicator based on the determined forecasted grower yield. **Claims:**The following is claimed:1. A method of evaluating the **risk** of insuring a grower, the method comprising:obtaining a **geographic area** yield of a crop for a particular **geographic area** for a corresponding time period;obtaining a benchmark grower yield for a particular grower within the particular **geographic area** via a yield monitor or yield sensor associated with a work vehicle;determining a difference between the **geographic area** yield and the benchmark grower yield;estimating a variability parameter indicative of a variation in grower yield in the **geographic area**;determining a forecasted grower yield, which may deviate from at least one of the **geographic area** yield and the benchmark grower yield for the corresponding time period, based on the difference...

16/3,K/12 (Item 4 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
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02692625            557061031  
**Cat Modeling, Forecasting Tools More Sophisticated**

Ha, Michael  
National Underwriter v108n7 pp: 17-19  
Feb 23, 2004  
**ISSN:** 1042-6841 **Journal Code:** NUN  
**Word Count:** 1914

**Text:**

...their risk accumulation within key target locations. Carriers are also asked to report their largest **levels** of risk accumulation in any one four-wall structure and model their losses for various...

...and also life insurance policies on top of that. So together, there could be multiple **losses**," he said.

Mr. Virkud added that CATStation, designed to work in tandem with AIR's desktop software CLASIC/2, allows more flexible reporting. **Losses**, he explained, can be reported on an annual aggregate and occurrence basis, by location, portfolio...

...or other user-defined criteria. It also allows insurers to manage every

aspect of their **catastrophe risk** in one application and analyze **risks** from the portfolio level down to underwriting decisions for individual **policies**. CATStation uses three modules: **Exposure** Concentration Analysis, Hazard Analysis and **Loss** Analysis.

\* The **Exposure** Concentration Analysis component provides a geographical analysis of clients' existing exposure concentrations and finds out...

...or down to the single multi-location policy level.

\* The Hazard Analysis module offers critical **catastrophe** and property **risk** information. It's designed to provide peril-specific characteristics of the property location, such as...

## B. Additional Resources Searched

## II. Inventor Search Results from Dialog

File 20:Dialog Global Reporter 1997-2009/Jul 14  
(c) 2009 Dialog  
File 15:ABI/Inform(R) 1971-2009/Jul 14  
(c) 2009 ProQuest Info&Learning  
File 610:Business Wire 1999-2009/Jul 15  
(c) 2009 Business Wire.  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 613:PR Newswire 1999-2009/Jul 15  
(c) 2009 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 634:San Jose Mercury Jun 1985-2009/Jul 14  
(c) 2009 San Jose Mercury News  
File 624:McGraw-Hill Publications 1985-2009/Jul 15  
(c) 2009 McGraw-Hill Co. Inc  
File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 637:Journal of Commerce 1986-2009/Aug 10  
(c) 2009 UBM Global Trade  
File 9:Business & Industry(R) Jul/1994-2009/Jul 14  
(c) 2009 Gale/Cengage  
File 275:Gale Group Computer DB(TM) 1983-2009/Jun 16  
(c) 2009 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 08  
(c) 2009 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Jun 22  
(c) 2009 Gale/Cengage  
File 16:Gale Group PROMT(R) 1990-2009/Jun 22  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2009/Jun 29  
(c) 2009 Gale/Cengage  
File 471:New York Times Fulltext 1980-2009/Jul 14  
(c) 2009 The New York Times

| Set | Items | Description                                  |
|-----|-------|----------------------------------------------|
| S1  | 1308  | AU=(CHEN, H? OR CHEN H? OR CHEN(2N)H?)       |
| S2  | 60    | AU=(DONG, W? OR DONG W? OR DONG(2N)W?)       |
| S3  | 31    | AU=(COBURN, A? OR COBURN A? OR COBURN(2N)A?) |
| S4  | 0     | S1 AND S2 AND S3                             |

File 2:INSPEC 1898-2009/Jul W1  
(c) 2009 The IET  
File 35:Dissertation Abs Online 1861-2009/Jun  
(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Jul 14  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun  
(c) 2009 The HW Wilson Co.  
File 474:New York Times Abs 1969-2009/Jul 15  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Jul 15  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecTrends 1982-2009/Jul W2  
(c) 2009 Info.Sources Inc. All rights res.  
File 23:CSA Technology Research Database 1963-2009/Jun  
(c) 2009 CSA.  
File 7:Social SciSearch(R) 1972-2009/Jul W1  
(c) 2009 The Thomson Corp  
File 34:SciSearch(R) Cited Ref Sci 1990-2009/Jul W1  
(c) 2009 The Thomson Corp  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp  
File 169:Insurance Periodicals 1984-1999/Nov 15  
(c) 1999 NILS Publishing Co.  
File 485:Accounting & Tax DB 1971-2009/Jul W1  
(c) 2009 ProQuest Info&Learning

| Set | Items | Description                                  |
|-----|-------|----------------------------------------------|
| S1  | 61850 | AU=(CHEN, H? OR CHEN H? OR CHEN(2N)H?)       |
| S2  | 4406  | AU=(DONG, W? OR DONG W? OR DONG(2N)W?)       |
| S3  | 119   | AU=(COBURN, A? OR COBURN A? OR COBURN(2N)A?) |
| S4  | 0     | S1 AND S2 AND S3                             |

File 348:EUROPEAN PATENTS 1978-200928  
(c) 2009 European Patent Office  
File 349:PCT FULLTEXT 1979-2009/UB=20090709|UT=20090702  
(c) 2009 WIPO/Thomson  
File 324:GERMAN PATENTS FULLTEXT 1967-200928  
(c) 2009 UNIVENTIO/THOMSON

| Set | Items | Description                                  |
|-----|-------|----------------------------------------------|
| S1  | 2174  | AU=(CHEN, H? OR CHEN H? OR CHEN(2N)H?)       |
| S2  | 310   | AU=(DONG, W? OR DONG W? OR DONG(2N)W?)       |
| S3  | 52    | AU=(COBURN, A? OR COBURN A? OR COBURN(2N)A?) |
| S4  | 2     | S1 AND S2 AND S3                             |

File 350:Derwent WPIX 1963-2009/UD=200944  
(c) 2009 Thomson Reuters  
File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)  
(c) 2009 JPO & JAPIO  
File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

| Set | Items | Description                                  |
|-----|-------|----------------------------------------------|
| S1  | 14116 | AU=(CHEN, H? OR CHEN H? OR CHEN(2N)H?)       |
| S2  | 1262  | AU=(DONG, W? OR DONG W? OR DONG(2N)W?)       |
| S3  | 6     | AU=(COBURN, A? OR COBURN A? OR COBURN(2N)A?) |
| S4  | 1     | S1 AND S2 AND S3                             |



### III. Text Search Results from Dialog

#### A. Patent Files, Abstract

File 350:Derwent WPIX 1963-2009/UD=200944  
(c) 2009 Thomson Reuters  
File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)  
(c) 2009 JPO & JAPIO  
File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

| Set | Items  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| S1  | 62819  | (RISK??? OR RISKY OR RISKINESS? ? OR EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR GAIN??? OR LOSING? ? OR LIABILITY??? OR DANGER? ?) (3N) (LEVEL???? OR RANK??? OR RATE? ? OR RATING? ? OR THRESHOLD? OR LIMIT??? OR THRESH()HOLD? OR CAPACIT??? OR DEGREE? ? OR POSITION??? OR TOLERANCE? ? OR PROBABILITY???)                                                                                                               |
| S2  | 16957  | S1(5N) (VALUE? ? OR AMOUNT? ? OR WORTH? ? OR RATE? ? OR VALUATION? ? OR PRICE? ? OR COST? ? OR INVESTMENT? ? OR QUOT???? OR PRICING OR CHARGE? ? OR CHARGING OR FEES OR FEE OR OBLIGATION? ? OR EXPENSE? ? OR PAYMENT? ? OR PREMIUM? ? OR TOTAL? ? OR ESTIMATE? ? OR SUM? ? OR PARAMETER? ? OR QUANTITY? ? OR MEASURE? OR NUMBER? ? OR COUNT? ? OR QUOTATION? ? OR DOLLARS? ? OR MONEY? ?)                                                           |
| S3  | 637390 | (GEOGRAPHIC? ? OR TRUE? ? OR REGIONAL? ? OR LOCAL? ? OR LOCATION? ? OR TOPOLOGICAL? ? OR GEOLOGICAL? ? OR GEOSPATIAL? ? OR SPATIAL? ?) (3N) (LOCATION? ? OR AREA? ? OR LOCALE? ? OR SITE? ? OR PLACE? ? OR SECTION? ? OR ZONE? ? OR GEOGRAPH?? OR CITY OR CITIES OR TOWN? ? OR COUNT??? OR STATE? ? OR COUNTR??? OR REGION? ? OR LAND? ? OR SECTOR? ?)                                                                                               |
| S4  | 7874   | S2(5N) (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT??R? ? OR UNDERWRIT??? OR INDEMNIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILITY??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??)                                                                                                                                                                                                                              |
| S5  | 596049 | (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT??R? ? OR UNDERWRIT??? OR INDEMNIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILITY??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??) (3N) (RISK??? OR RISKY OR RISKINESS? OR EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT??? OR UNCERTAINT??? OR LOSS?? OR GAIN??? OR LOSING? ? OR LIABILITY??? OR DANGER? ? OR FINANC??? OR AMOUNT? ? OR COST? ? OR MON??? OR INVESTMENT? ?) |
| S6  | 80277  | S3(5N) (SOFTWARE?? OR PROGRAM???? OR APP? ? OR APPLICATION? ? OR SOFT()WARE? ? OR SYSTEM? ? OR PACKAG???? OR AUTOMAT?? OR COMPUTERI??? OR INTERFACE OR MODULE? ?)                                                                                                                                                                                                                                                                                    |
| S7  | 45098  | S3(8N) (MAPP??? OR MAP? ? OR CHART??? OR DIAGRAM???? OR LAYOUT? ? OR REPRESENT???? OR GRAPHIC???? OR TABLE? ? OR PLOT? ? OR PLOTT??? OR GRAPH??? OR GRAPHIC???? OR PICTURE? ? OR PROJECT???? OR DEPICT??? OR ANALYSIS)                                                                                                                                                                                                                               |
| S8  | 16957  | S1 AND S2                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| S9  | 801    | S8 AND S3                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| S10 | 367    | S9 AND S4                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| S11 | 366    | S10 AND S5                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| S12 | 63     | S11 AND S6                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| S13 | 7      | S12 AND S7                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| S14 | 63     | S12 OR S13                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| S15 | 14     | S14 AND IC=G06F                                                                                                                                                                                                                                                                                                                                                                                                                                      |

Dialog eLink: [Order File History](#)

15/3.K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0017403672 *Drawing available*

WPI Acc no: 2008-C24115/200817

XRPX Acc No: N2008-179985

**System-level yield loss estimate determining method for memory organization, involves propagating statistical properties of variables of components to electronic system so that correlations between variables are preserved**

Patent Assignee: INTERUNIV MICRO-ELECTRONICA CENT VZW (INTE-N)

Inventor: MIRANDA M; PAPANIKOLAOU A; ROUSSEL P

| Patent Family ( 2 patents, 38 countries ) |      |          |                    |      |          |        |      |
|-------------------------------------------|------|----------|--------------------|------|----------|--------|------|
| Patent Number                             | Kind | Date     | Application Number | Kind | Date     | Update | Type |
| EP 1873665                                | A1   | 20080102 | EP 200775505       | A    | 20070622 | 200817 | B    |
| US 20080005707                            | A1   | 20080103 | US 2006817527      | P    | 20060628 | 200817 | E    |
|                                           |      |          | US 2007769546      | A    | 20070627 |        |      |

Priority Applications (no., kind, date): US 2006817527 P 20060628; GB 200624846 A 20061213

**System-level yield loss estimate determining method for memory organization, involves propagating statistical properties of variables of components to electronic... Alerting Abstract ...** input unit a computer program product having instructions for executing a method for determining an **estimate** of system-level yield loss for an electronic system a machine readable data storage storing... ... computer program product with instructions to perform the method for determining the estimate of system-level yield loss for the electronic system transmission of the computer program product over a local or wide... ... USE - Used for determining an **estimate** of system-level yield loss for an electronic system i.e. memory organization, to be fabricated using nanometer technology... ... ADVANTAGE - The method determines an **estimate** of system-level yield loss for the electronic system with individual components that subject to process variability leading to manufacturing... **Title Terms** .../Index Terms/Additional Words: **LOSS; Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date "Version 7" **G06F-0017/50... G06F-0019/00 G06F-0017/50... G06F-0019/00** Original Publication Data by Authority Argentina **Publication No. Original Abstracts:**The present invention provides a method for determining an **estimate** of system-level yield loss for an electronic system comprising individual components subject to manufacturing process variability leading to manufacturing... ... One inventive aspect relates to a method of determining an **estimate** of system-level yield loss for an electronic system comprising individual components subject to manufacturing process variability leading to manufacturing... **Claims:**Method for determining an **estimate** of system-level yield loss for an electronic system comprising individual components subject to manufacturing process variability leading to manufacturing... ... What is claimed is:1. A method of

determining an **estimate** of system-level yield **loss** for an electronic system comprising individual components subject to manufacturing process variability leading to manufacturing...

**Dialog eLink:** [Order File History](#)

15/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013901678 *Drawing available*

WPI Acc no: 2004-081104/200408

XRPX Acc No: N2004-064797

**Standardized risk assessment method for marine structures involves selecting condition and assigning condition with assessed value, and determining risk value based on degree of damage and location of at least one inspection point**

Patent Assignee: CASSANI P (CASS-I); HALL W (HALL-I); O'BRIEN O (OBRI-I); STEARNS M (STE-A-I)

Inventor: CASSANI P; HALL W; O'BRIEN O; STEARNS M

| Patent Family ( 1 patents, 1 countries ) |      |          |                    |      |          |        |      |
|------------------------------------------|------|----------|--------------------|------|----------|--------|------|
| Patent Number                            | Kind | Date     | Application Number | Kind | Date     | Update | Type |
| US 20030229509                           | A1   | 20031211 | US 2002372692      | P    | 20020412 | 200408 | B    |
|                                          |      |          | US 2003413634      | A    | 20030414 |        |      |

Priority Applications (no., kind, date): US 2002372692 P 20020412; US 2003413634 A 20030414

**Standardized risk assessment method for marine structures involves selecting condition and assigning condition with assessed value, and determining risk value based on degree of damage and location of at least one inspection point** **Original Titles:**Risk management system **Alerting**

**Abstract** ...a drop down menu. A condition is selected and assigned with an assessed value. A **risk** value is determined based on the degree of damage and **location** of the at least one inspection point.

...DESCRIPTION OF DRAWINGS - The figure is a flowchart illustrating the standardized **risk** assessment method. **Title Terms** .../Index Terms/Additional Words: **RISK**; **Class Codes** International

Patent Classification IPC Class Level Scope Position Status Version Date **G06F-017/60** Main

"Version 7" Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** In the **risk management** system of the **present** invention, an inspector utilizes a personal digital assistant to assess the condition of inspection points... .. influence on the structure's building media (steel). The PDA is pre-loaded with the **risk management** system which is **comprised** of one or more previously quantified drop down menus or boxes from which an inspector can choose defined selections. Based upon initial selections by the inspector, such as defining the **location** and environment of the structure,

the system determines how the drop down box will be populated. The inspector selects the item in...

**Claims:** WE claim: **1.** A process of performing standardized **risk** assessment comprising the steps of: providing general characteristics of a structure and storing the general characteristics in a database; selecting information about the structure... ... in the drop down menu; assigning an assessed value to the condition; and determining a **risk** value based on the degree of damage and **location** of the at least one inspection point.

Dialog eLink: [Order File History](#)

15/3,K/12 (Item 12 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011099651 *Drawing available*

WPI Acc no: 2002-035438/200205

XRPX Acc No: N2002-027146; N2002-157446

**Vehicle risk assessment method based on vehicle location, involves adjusting costs associated with transaction in accordance with location of vehicle**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: BATES C L; JONES S P; NELSON E J; SANTOSUOSSO J M

| Patent Family ( 3 patents, 3 countries ) |      |          |                    |      |          |        |      |
|------------------------------------------|------|----------|--------------------|------|----------|--------|------|
| Patent Number                            | Kind | Date     | Application Number | Kind | Date     | Update | Type |
| DE 10110579                              | A1   | 20011031 | DE 10110579        | A    | 20010306 | 200205 | B    |
| CA 2337780                               | A1   | 20011020 | CA 2337780         | A    | 20010215 | 200227 | E    |
| US 7343306                               | B1   | 20080311 | US 2000553010      | A    | 20000420 | 200820 | E    |

Priority Applications (no., kind, date): US 2000553010 A 20000420

**Vehicle risk assessment method based on vehicle location, involves adjusting costs associated with transaction in accordance with location of vehicle ...Original Titles:**Location-based vehicle risk assessment system **Alerting Abstract** ...the use of a vehicle over a given period of time includes tracking the vehicle **location** during at least one part of the time period actually associated with the financial transaction... ...partly on the basis of the fact that the vehicle is/was located at a **location** having an increased **risk rating**. ...**DESCRIPTION OF DRAWINGS** - A schematic representation of a system for assessing and evaluating **risks** on the basis of vehicle **location**. ... ..**12 Location Title Terms** .../Index Terms/Additional Words: **RISK**; **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date "Version 7" **G06F-0019/00... G06F-0019/00...** **Original Publication Data by Authority**Argentina**Publication No. ...Original Abstracts:**An apparatus, **program** product and method track the **location** of a vehicle during at least a portion of a period of the time associated with an economic transaction so that **risks** associated with the actual usage of the vehicle can be accommodated in the costs for... ... period associated with an economic transaction as to whether the vehicle is located at a **location** having an increased **level of risk**. Costs for the economic transaction are then adjusted based at least in part on the presence of the vehicle in a **location** with an increased **level of risk**. In one exemplary environment, car rental rates are adjusted based upon the actual usage of... ..

either event, usage that results in a vehicle being located in areas of comparatively higher **risk** can be accounted for in additional transactional costs, resulting in improved allocation of **risk** and minimization of economic inefficiencies. ...**Claims:**rental of a vehicle over a period of time, the method comprising: (a) tracking the **location** of the vehicle during at least a portion of the period of time associated with the rental, including detecting that the vehicle is located at a **location** having an increased **level of risk**; and(b) adjusting a **cost** associated with the economic transaction associated with the rental at least in part based on the **location** of the vehicle at the **location** having the increased **level of risk**; wherein tracking the **location** of the vehicle includes calculating the **location** of the vehicle at a point in time using a **location** sensor coupled to the vehicle and storing a timestamped entry in a database identifying the point in time and the calculated **location** of the vehicle at such point in time, wherein tracking the **location** of the vehicle further includes determining a current region for the vehicle from the calculated **location**, wherein calculating the **location** of the vehicle includes calculating a second **location** for the vehicle at a second point in time, and wherein storing the timestamped entry... ... the database includes storing a second timestamped entry in the database for the second calculated **location** only if the **region** associated with the second calculated **location** differs from the **region** associated with the first calculated **location**.

## B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200928

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090709|UT=20090702

(c) 2009 WIPO/Thomson

File 324:GERMAN PATENTS FULLTEXT 1967-200928

(c) 2009 UNIVENTIO/THOMSON

? ds

Set Items Description

S1 136624 (RISK??? OR RISKY OR RISKINESS? ? OR EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT? ? OR UNCERTAIN? ? OR LOSS?? OR GAIN??? OR LOSING? ? OR LIABILITY???? OR DANGER? ?) (3N) (LEVEL???? OR RANK??? OR RATE? ? OR RATING? ? OR THRESHOLD? OR LIMIT???? OR THRESH()HOLD? OR CAPACIT???? OR DEGREE? ? OR POSITION??? OR TOLERANCE? ? OR PROBABILITY???)

S2 35860 S1(5N) (VALUE? ? OR AMOUNT? ? OR WORTH? ? OR RATE? ? OR VALUATION? ? OR PRICE? ? OR COST? ? OR INVESTMENT? ? OR QUOT???? OR PRICING OR CHARGE? ? OR CHARGING OR FEES OR FEE OR OBLIGATION? ? OR EXPENSE? ? OR PAYMENT? ? OR PREMIUM? ? OR TOTAL? ? OR ESTIMATE? ? OR SUM? ? OR PARAMETER? ? OR QUANTITY? ? OR MEASURE? OR NUMBER? ? OR COUNT? ? OR QUOTATION? ? OR DOLLARS? ? OR MONEY? ?)

S3 852098 (GEOGRAPHIC? ? OR TRUE? ? OR REGIONAL? ? OR LOCAL? ? OR LOCATION? ? OR TOPOLOGICAL? ? OR GEOLOGICAL? ? OR GEOSPATIAL? ? OR SPATIAL? ?) (3N) (LOCATION? ? OR AREA? ? OR LOCALE? ? OR SITE? ? OR PLACE? ? OR SECTION? ? OR ZONE? ? OR GEOGRAPH?? OR CITY OR CITIES OR TOWN? ? OR COUNT??? OR STATE? ? OR COUNTR??? OR REGION? ? OR LAND? ? OR SECTOR? ?)

S4 19803 S2(5N) (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT?? ? OR UNDERWIT??? OR INDEMIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILITY??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??)

S5 984205 (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT?R?  
 ? OR UNDERWRIT??? OR INDEMNIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILIT??? OR  
 POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??)(3N)(RISK??? OR RISKY OR RISKINESS? OR  
 EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT??? OR UNCERTAINT??? OR LOSS?? OR GAIN??? OR  
 LOSING? ? OR LIABILIT??? OR DANGER? ? OR FINANC??? OR AMOUNT? ? OR COST? ? OR MON??? OR  
 INVESTMENT? ?)

S6 132769 S3(5N)(SOFTWARE?? OR PROGRAM???? OR APP? ? OR APPLICATION? ? OR  
 SOFT()WARE? ? OR SYSTEM? ? OR PACKAG???? OR AUTOMAT?? OR COMPUTERI??? OR INTERFACE OR  
 MODULE? ?)

S7 115918 S3(8N)(MAPP??? OR MAP? ? OR CHART??? OR DIAGRAM???? OR LAYOUT? ? OR  
 REPRESENT????? OR GRAPHIC????? OR TABLE? ? OR PLOT? ? OR PLOTT??? OR GRAPH??? OR  
 GRAPHIC????? OR PICTURE? ? OR PROJECT????? OR DEPICT??? OR ANALYSIS)

S8 35860 S1(5N)S2  
 S9 35860 S1(10N)S2  
 S10 1133 S9(5N)S3  
 S11 1207 S9(10N)S3  
 S12 1370 S9(20N)S3  
 S13 871 S12(5N)S4  
 S14 871 S12(10N)S4  
 S15 869 S14(5N)S5  
 S16 116 S15(5N)S6  
 S17 45 S16(5N)S7  
 S18 14 S17 AND IC=G06F

**Dialog eLink:** [Order File History](#)

18/3K/5 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01626252

## SYSTEM AND METHOD FOR MODELING CONSTRUCTION RISK USING LOCATION-BASED CONSTRUCTION PLANNING MODELS

systeme et procede de modelisation de risque de construction utilisant des modeles de planification de construction reposant sur l'emplacement

### Patent Applicant/Patent Assignee:

- **VICO SOFTWARE KFT;** Vorosmarty Ter 7/8, H-1051 Budapest  
 HU; HU (Residence); HU (Nationality)  
 (For all designated states except: US)
- **SEPPANEN Olli Pentti Petteri;** 306a Ramona Street, Palo Alto, CA 94301  
 US; US (Residence); FI (Nationality)  
 (Designated only for: US)
- **WESSMAN Tim Marec;** Rudolfintie 15 F 53, FIN-00870 Helsinki  
 FI; FI (Residence); FI (Nationality)  
 (Designated only for: US)

### Patent Applicant/Inventor:

- **SEPPANEN Olli Pentti Petteri**  
306a Ramona Street, Palo Alto, CA 94301; US; US (Residence); FI (Nationality); (Designated only for: US)
- **WESSMAN Tim Marec**  
Rudolfintie 15 F 53, FIN-00870 Helsinki; FI; FI (Residence); FI (Nationality); (Designated only for: US)

#### Legal Representative:

- **ROURK Christopher J et al(agent)**  
Jackson Walker L.L.P., 901 Main Street, Suite 6000, Dallas, TX 75202; US;

|             | Country | Number      | Kind  | Date     |
|-------------|---------|-------------|-------|----------|
| Patent      | WO      | 200821259   | A2-A3 | 20080221 |
| Application | WO      | 2007US17828 |       | 20070810 |
| Priorities  | US      | 2006502690  |       | 20060811 |

#### Detailed Description:

...invention. System 500 includes production risk system 110 and Monte Carlo simulation system 502, weather **risk** modeling system 504, prerequisite risk modeling system 506, resource modification **risk** system 508, productivity **rate risk** system 510, material availability risk system 512, resource availability risk system 514, location risk modeling... ..operating on a general purpose processing platform.

[0094] Monte Carlo simulation system 502 utilizes the **location**-based construction planning system model and risk modeling systems of system 500 to perform a Monte Carlo simulation analysis of a **location**-based construction model. In one exemplary embodiment, Monte Carlo simulation system 502 performs a large... ..statistical data associated with tasks, crew performance, resources, material availability, and other variables in a **location**-based construction model. In this manner, the effect of random variations in parameters affecting a... ..tasks, including modeling of construction crews, can be accurately modeled so as to generate a **risk probability** distribution for construction completion, **costs**, and other items that have been modeled as fixed entities in the prior art but...

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

File 2:INSPEC 1898-2009/Jul W2  
(c) 2009 The IET  
File 35:Dissertation Abs Online 1861-2009/Jun  
(c) 2009 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2009/Jul 16  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun  
(c) 2009 The HW Wilson Co.  
File 474:New York Times Abs 1969-2009/Jul 17  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Jul 17  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecTrends 1982-2009/Jul W2  
(c) 2009 Info.Sources Inc. All rights res.  
File 23:CSA Technology Research Database 1963-2009/Jun  
(c) 2009 CSA.  
File 7:Social SciSearch(R) 1972-2009/Jul W2  
(c) 2009 The Thomson Corp  
File 34:SciSearch(R) Cited Ref Sci 1990-2009/Jul W2  
(c) 2009 The Thomson Corp  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp  
File 169:Insurance Periodicals 1984-1999/Nov 15  
(c) 1999 NELS Publishing Co.  
File 485:Accounting & Tax DB 1971-2009/Jul W2  
(c) 2009 ProQuest Info&Learning

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| Set | Items   | Description                                                                                                                                                                                                                                                                                                                                                                               |
|-----|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| S1  | 378941  | (RISK??? OR RISKY OR RISKINESS? ? OR EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR GAIN??? OR LOSING? ? OR LIABILITY???? OR DANGER? ?)(3N)(LEVEL???? OR RANK??? OR RATE? ? OR RATING? ? OR THRESHOLD? OR LIMIT??? OR THRESH()HOLD? OR CAPACIT??? OR DEGREE? ? OR POSITION??? OR TOLERANCE? ? OR PROBABILIT???)                                                      |
| S2  | 159004  | S1(8N)(VALUE? ? OR AMOUNT? ? OR WORTH? ? OR RATE? ? OR VALUATION? ? OR PRICE? ? OR COST? ? OR INVESTMENT? ? OR QUOT???? OR PRICING OR CHARGE? ? OR CHARGING OR FEES OR FEE OR OBLIGATION? ? OR EXPENSE? ? OR PAYMENT? ? OR PREMIUM? ? OR TOTAL? ? OR ESTIMATE? ? OR SUM? ? OR PARAMETER? ? OR QUANTITY? ? OR MEASURE? OR NUMBER? ? OR COUNT? ? OR QUOTATION? ? OR DOLLARS? ? OR MONEY? ?) |
| S3  | 1358516 | (GEOGRAPHIC? ? OR TRUE? ? OR REGIONAL? ? OR LOCAL? ? OR LOCATION? ? OR TOPOLOGICAL? ? OR GEOLOGICAL? ? OR GEOSPATIAL? ? OR SPATIAL? ?)(3N)(LOCATION? ? OR AREA? ? OR LOCALE? ? OR SITE? ? OR PLACE? ? OR SECTION? ? OR ZONE? ? OR GEOGRAPH?? OR CITY OR CITIES OR TOWN? ? OR COUNT??? OR STATE? ? OR COUNTR??? OR REGION? ? OR LAND? ? OR SECTOR? ?)                                      |
| S4  | 101445  | S2(5N)(INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT?? ? OR UNDERWRIT??? OR INDEMIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILIT??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??)                                                                                                                                                                        |



S5 3426828 (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT?R?  
 ? OR UNDERWRIT??? OR INDEMNIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILIT??? OR  
 POLIC??? OR CATASTROPH??? OR LOSS?? OR DAMAGE??)(3N)(RISK??? OR RISKY OR RISKINESS? OR  
 EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT??? OR UNCERTAINT??? OR LOSS?? OR GAIN??? OR  
 LOSING? ? OR LIABILIT??? OR DANGER? ? OR FINANC??? OR AMOUNT? ? OR COST? ? OR MONI??? OR  
 INVESTMENT? ?)

S6 169516 S3(5N)(SOFTWARE?? OR PROGRAM???? OR APP? ? OR APPLICATION? ? OR  
 SOFT()WARE? ? OR SYSTEM? ? OR PACKAG???? OR AUTOMAT?? OR COMPUTERI??? OR INTERFACE OR  
 MODULE? ?)

S7 159004 S1 AND S2

S8 8344 S7 AND S3

S9 5360 S8 AND S4

S10 5343 S9 AND S5

S11 502 S10 AND S6

S12 125919 S3(8N)(MAP??? OR MAP? ? OR CHART??? OR DIAGRAM???? OR LAYOUT? ? OR  
 REPRESENT???? OR GRAPHIC??? OR TABLE? ? OR PLOT? ? OR PLOTT??? OR GRAPH??? OR  
 GRAPHIC???? OR PICTURE? ? OR PROJECT???? OR DEPICT??? OR ANALYSIS)

S13 92 S11 AND S12

S14 63 S13 NOT PY>2004

S15 56 RD (unique items)

15/3,K/10 (Item 1 from file: 35)  
 DIALOG(R)File 35: Dissertation Abs Online  
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02048759 ORDER NO: AADAA-IMQ96089  
**An integrated GIS-supported approach for flood risk assessment**

**Author:** Elawad, Yasir Ali

**Degree:** M.A.Sc.

**Year:** 2004

**Corporate Source/Institution:** The University of Regina (Canada) ( 0148 )

**Source:** Volume 43/03 of MASTERS ABSTRACTS. of Dissertations Abstracts International.

PAGE 915 . 99 PAGES

ISBN: 0-612-96089-7

**An integrated GIS-supported approach for flood risk assessment**

This research presents an integrated approach for flood-risk assessment. The integrated approach is developed based on four components, which are hydraulic simulation, risk assessment, statistical analysis, and Geographic Information System (GIS). Specifically, GIS is used as a tool for visualizing the study area and presenting different levels of risk and their effects. It also serves as a pre-processing step for hydraulic simulation by... ..relationship between the flow-rate and the water surface level so as to determine flow-rates under predetermined levels of risk. Statistical analysis is carried out to calculate the return period of pre-determined risk level flow-rates and to characterize the risk criteria considering the factors that affect the peak flow-rate. A Fuzzy set risk model is then used to assess the flood-risk based on hydraulic simulation

and statistical analysis outputs.

The developed model is applied to a... ..results have been obtained showing that this model has the ability of systematically assessing flood-risk to support the related flood management decisions. Results obtained from the integrated risk approach also appear to be more realistic than the results obtained using traditional assessment methods...

15/3,K/14 (Item 5 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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01468316 ORDER NO: AADAA-I9607305

**EARTHQUAKE RISK: A GEOGRAPHIC INFORMATION SYSTEM-BASED MODEL AND SENSITIVITY ANALYSIS, SALT LAKE COUNTY, UTAH**

**Author:** HORTON, CARL ALBERT

**Degree:** PH.D.

**Year:** 1993

**Corporate Source/Institution:** THE UNIVERSITY OF UTAH ( 0240 )

**Source:** Volume 5611A of Dissertations Abstracts International.

PAGE 4516 . 124 PAGES

**EARTHQUAKE RISK: A GEOGRAPHIC INFORMATION SYSTEM-BASED MODEL AND SENSITIVITY ANALYSIS, SALT LAKE COUNTY, UTAH**

This thesis presents research results on a probabilistic assessment of expected losses to residential and commercial buildings due to seismically induced ground shaking within developable Salt Lake... ..Additionally, results on expected casualties to residential and employee populations as a result of expected level of property loss are presented. Salt Lake County is subject to the risk of earthquake ground-shaking from events likely on segments of 21 nearby faults, including major... ..of (1) a mapping of probabilistic ground-shaking intensities, (2) an inventory of buildings by location, value, and frame type, (3) seismic damage functions that define structural performance as a function ... ..intensity, (4) residential and employee population data, and (5) seismic casualty functions that define casualty risk as a function of building damage. The numerous effects of error and its propagation within ... ..damage model can accommodate potential misclassification in ground-shaking zonation and still provide a reliable loss estimate. Seismic mitigation options, principally the effect of a seismic retrofit policy for commercial unreinforced...

## B. NPL Files, Full-text

File 20:Dialog Global Reporter 1997-2009/Jul 16  
 (c) 2009 Dialog  
 File 15:ABI/Inform(R) 1971-2009/Jul 16  
 (c) 2009 ProQuest Info&Learning  
 File 610:Business Wire 1999-2009/Jul 17  
 (c) 2009 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 613:PR Newswire 1999-2009/Jul 16  
 (c) 2009 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 634:San Jose Mercury Jun 1985-2009/Jul 16  
 (c) 2009 San Jose Mercury News  
 File 624:McGraw-Hill Publications 1985-2009/Jul 17  
 (c) 2009 McGraw-Hill Co. Inc  
 File 625:American Banker Publications 1981-2008/Jun 26  
 (c) 2008 American Banker

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Set Items Description

S1 1717709 (RISK??? OR RISKY OR RISKINESS? ? OR EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR GAIN??? OR LOSING? ? OR LIABILITY???? OR DANGER? ?) (5N) (LEVEL???? OR RANK??? OR RATE? ? OR RATING? ? OR THRESHOLD? OR LIMIT??? OR THRESH()HOLD? OR CAPACIT???? OR DEGREE? ? OR POSITION??? OR TOLERANCE? ? OR PROBABILIT???)

S2 936631 S1(8N) (VALUE? ? OR AMOUNT? ? OR WORTH? ? OR RATE? ? OR VALUATION? ? OR PRICE? ? OR COST? ? OR INVESTMENT? ? OR QUOT???? OR PRICING OR CHARGE? ? OR CHARGING OR FEES OR FEE OR OBLIGATION? ? OR EXPENSE? ? OR PAYMENT? ? OR PREMIUM? ? OR TOTAL? ? OR ESTIMATE? ? OR SUM? ? OR LEVEL? ? OR PARAMETER? ? OR QUANTITY? ? OR EXTENT? ? OR MEASURE? OR NUMBER? ? OR VOLUME? ? OR COUNT? ? OR QUOTATION? ? OR DOLLARS? ? OR MONEY? ?)

S3 2927922 (LOCATION? ? OR AREA? ? OR LOCALE? ? OR SITE? ? OR PLACE? ? OR SECTION? ? OR ZONE? ? OR PLACE? ? OR GEOGRAPH?? OR CITY OR CITIES OR TOWN? ? OR COUNT??? OR STATE? ? OR COUNTRY??? OR REGION? ? OR LAND? ? OR SECTOR? ?) (5N) (MAPP??? OR MAP? ? OR CHART??? OR DIAGRAM???? OR LAYOUT? ? OR REPRESENT???? OR GRAPHIC???? OR TABLE? ? OR PLOT? ? OR PLOTT??? OR GRAPH??? OR GRAPHIC???? OR PICTURE? ? OR PROJECT???? OR DEPICT???? OR ANALYSIS)

S4 640108 S2(8N) (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT??? ? OR UNDERWRIT??? OR INDEMIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILITY??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??)

S5 16481050 (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT??? ? OR UNDERWRIT??? OR INDEMIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILITY??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??) (4N) (RISK??? OR RISKY OR RISKINESS? OR EXPOSURE? ? OR VOLATILE? OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR GAIN??? OR LOSING? OR LIABILITY???? OR DANGER? OR FINANC??? OR AMOUNT? ? OR COST? ? OR MON??? OR INVESTMENT)

S6 4739292 (GEOGRAPHIC? ? OR TRUE? ? OR REGIONAL? ? OR LOCAL? ? OR LOCATION? ? OR TOPOLOGICAL? ? OR GEOLOGICAL? ? OR GEOSPATIAL? ? OR SPATIAL? ?) (3N) (LOCATION? ? OR AREA? ? OR LOCALE? ? OR SITE? ? OR PLACE? ? OR SECTION? ? OR ZONE? ? OR GEOGRAPH?? OR CITY OR CITIES OR TOWN? ? OR COUNT??? OR STATE? ? OR COUNTRY??? OR REGION? ? OR LAND? ? OR SECTOR? ?)

S7 186291 S3(8N) (SOFTWARE?? OR PROGRAM???? OR APP? ? OR APPLICATION? ? OR  
 SOFT()WARE? ? OR SYSTEM? ? OR PACKAG???? OR AUTOMAT?? OR COMPUTERI??? OR INTERFACE OR  
 MODULE? ?)

S8 936631 S1(5N)S2  
 S9 5807 S8(5N)S3  
 S10 7889 S8(20N)S3  
 S11 6082 S10(5N)S4  
 S12 6055 S11(5N)S5  
 S13 1583 S12(5N)S6  
 S14 92 S13(5N)S7  
 S15 35 S14 NOT PY>2004  
 S16 32 RD (unique items)

16/3,K/5 (Item 5 from file: 20)  
 DIALOG(R)File 20: Dialog Global Reporter  
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**34848113 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
 PROGRAM STRATEGY SHOWS PROMISE, BUT CHALLENGES REMAIN - Part 1**

**GAO REPORTS**

April 01, 2004

**Journal Code:** WGEO **Language:** English **Record Type:** FULLTEXT

**Word Count:** 4272

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...standards for the types, quantity, and specificity of data collection and analysis associated with different **levels** of flood risk. FEMA has ranked the nation's 3,146 counties from highest to...

...be necessary to create accurate, useful maps for communities with lower flood risks. Defining the **level** of data collection and analysis for different **levels** of **risk** is important because obtaining and analyzing flood map data is time-consuming and expensive, and...

...its resources efficiently while producing maps that are accurate and useful for communities at different **levels** of flood **risk**. FEMA acknowledges the need to develop such standards, but has not yet developed draft standards...were aimed at making the digital flood map the future method for assessing flood hazard **risk** and setting federal insurance **rates**. Recognizing the importance of updating the nation's flood maps, Congress appropriated additional funds in...

## NPL Files, Full-text (Part II)

File 637:Journal of Commerce 1986-2009/Aug 12  
 (c) 2009 UBM Global Trade  
 File 9:Business & Industry(R) Jul/1994-2009/Jul 16  
 (c) 2009 Gale/Cengage  
 File 275:Gale Group Computer DB(IM) 1983-2009/Jun 18  
 (c) 2009 Gale/Cengage  
 File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 10  
 (c) 2009 Gale/Cengage  
 File 636:Gale Group Newsletter DB(IM) 1987-2009/Jun 24  
 (c) 2009 Gale/Cengage  
 File 16:Gale Group PROMT(R) 1990-2009/Jun 24  
 (c) 2009 Gale/Cengage  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2009/Jul 01  
 (c) 2009 Gale/Cengage  
 File 471:New York Times Fulltext 1980-2009/Jul 16  
 (c) 2009 The New York Times

| Set | Items    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| S1  | 1059658  | (RISK??? OR RISKY OR RISKINESS? ? OR EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT? OR UNCERTAIN? OR LOSS? ? OR GAIN? ? OR LOSING? ? OR LIABILITY??? OR DANGER? ?)(3N)(LEVEL??? OR RANK??? OR RATE? ? OR RATING? ? OR THRESHOLD? OR LIMIT??? OR THRESH(?)HOLD? OR CAPACIT??? OR DEGREE? ? OR POSITION??? OR TOLERANCE? ? OR PROBABILIT???)                                                                                                           |
| S2  | 526402   | S1(8N)(VALUE? ? OR AMOUNT? ? OR WORTH? ? OR RATE? ? OR VALUATION? ? OR PRICE? ? OR COST? ? OR INVESTMENT? ? OR QUOT???? OR PRICING OR CHARGE? ? OR CHARGING OR FEES OR FEE OR OBLIGATION? ? OR EXPENSE? ? OR PAYMENT? ? OR PREMIUM? ? OR TOTAL? ? OR ESTIMATE? ? OR SUM? ? OR LEVEL? ? OR PARAMETER? ? OR QUANTITY? ? OR EXTENT? ? OR MEASURE? OR NUMBER? ? OR VOLUME? ? OR COUNT? ? OR QUOTATION? ? OR DOLLARS? ? OR MONEY? ?)                |
| S3  | 2073104  | (LOCATION? ? OR AREA? ? OR LOCALE? ? OR SITE? ? OR PLACE? ? OR SECTION? ? OR ZONE? ? OR PLACE? ? OR GEOGRAPH?? OR CITY OR CITIES OR TOWN? ? OR COUNT??? OR STATE? ? OR COUNTRY??? OR REGION? ? OR LAND? ? OR SECTOR? ?)(5N)(MAPP??? OR MAP? ? OR CHART??? OR DIAGRAM??? OR LAYOUT? ? OR REPRESENT???? OR GRAPHIC??? OR TABLE? ? OR PLOT? ? OR PLOTT??? OR GRAPH??? OR GRAPHIC???? OR PICTURE? ? OR PROJECT???? OR DEPICT??? OR ANALYSIS)       |
| S4  | 386893   | S2(8N)(INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT?? ? OR UNDERWRI?? OR INDEMNIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILITY??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??)                                                                                                                                                                                                                             |
| S5  | 10530797 | (INSURANCE? ? OR REINSURANCE? ? OR ASSURANCE? ? OR SURET??? OR GUARANT?R? ? OR UNDERWRI?? OR INDEMNIT??? OR RISK()MANAGEMENT? ? OR RISK? ? OR LIABILITY??? OR POLIC??? OR CATASTROPH?? OR LOSS?? OR DAMAGE??)(3N)(RISK??? OR RISKY OR RISKINESS? OR EXPOSURE? ? OR VOLATILE? ? OR VOLATILIT??? OR UNCERTAIN??? OR LOSS?? OR GAIN??? OR LOSING? ? OR LIABILITY??? OR DANGER? ? OR FINANC??? OR AMOUNT? ? OR COST? ? OR MON??? OR INVESTMENT? ?) |
| S6  | 4542024  | (GEOGRAPHIC? ? OR TRUE? ? OR REGIONAL? ? OR LOCAL? ? OR LOCATION? ? OR TOPOLOGICAL? ? OR GEOLOGICAL? ? OR GEOSPATIAL? ? OR SPATIAL? ?)(3N)(LOCATION? ? OR AREA? ? OR LOCALE? ? OR SITE? ? OR PLACE? ? OR SECTION? ? OR ZONE? ? OR GEOGRAPH?? OR CITY OR CITIES OR TOWN? ? OR COUNT??? OR STATE? ? OR COUNTRY??? OR REGION? ? OR LAND? ? OR SECTOR? ?)                                                                                          |

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S7      190865   S3(8N) (SOFTWARE?? OR PROGRAM???? OR APP? ? OR APPLICATION? ? OR
SOFTWARE? ? OR SYSTEM? ? OR PACKAG???? OR AUTOMAT?? OR COMPUTERI??? OR INTERFACE OR
MODULE? ?)

S8      526402   S1(5N)S2
S9      526402   S1(10N)S2
S10     3153     S9(5N)S3
S11     3455     S9(10N)S3
S12     4391     S9(20N)S3
S13     3365     S12(5N)S4
S14     3344     S13(5N)S5
S15     848      S14(5N)S6
S16     68       S15(5N)S7
S17     32       S16 NOT PY>2004
S18     27       RD (unique items)

```

18/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
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03272243 Supplier Number: 113893139 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Cat modeling, forecasting tools more sophisticated.**  
**( Technology Trends )**

National Underwriter Property & Casualty , v 108 , n 7 , p 17  
February 23, 2004  
**Document Type:** Journal **ISSN:** 1042-6841 ( United States )  
**Language:** English **Record Type:** Fulltext  
**Word Count:** 1834 (USE FORMAT 7 OR 9 FOR FULLTEXT)

#### TEXT:

...their risk accumulation within key target locations. Carriers are also asked to report their largest **levels** of **risk** accumulation in any one four-wall structure and model their losses for various terrorism attack...

...allows insurers to manage every aspect of their catastrophe risk in one application and analyze **risks** from the portfolio **level** down to underwriting decisions for individual policies. CATStation uses three modules: Exposure Concentration Analysis, Hazard...

...risk scores. Clients can simply input the property address to standardize and geographically code the **location**, AIR said.

\* The Loss **Analysis** module helps insurers to assess the catastrophe loss potential of individual risks, policies and portfolios...

...said. In addition to recognizing exposed locations, total exposures and

potential total losses can be **estimated**, taking into account relevant policy conditions or **loss limits**.

Clients can specify an area of interest, such as a city, and Willis Ctrl can...

18/3,K/15 (Item 8 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
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14772047 **Supplier Number:** 89024525 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**Decision making under uncertainty--real options to the rescue?**

Miller, Luke T.; Park, Chan S.  
Engineering Economist , 47 , 2 , 105(46)  
Summer , 2002  
ISSN: 0013-791X

**Language:** English

**Record Type:** Fulltext; Abstract

**Word Count:** 17844 **Line Count:** 01493

...decision-makers are confronted with two projects that have the same expected payoffs and varying **levels** of variance, the riskier project should be selected. Therefore, ROA should be viewed as a...risk-neutral and use the risk-free rate, estimate a utility function and use the **risk-free rate**, use the real probability distribution and discount with the risk-free **rate** (instead of the **risk-adjusted rate**), or use the financial option approach but discount with the **risk-adjusted rate**. A comparison of these 'rules' changes and how/when to use them would promote the...or demand risk has not been resolved. A modeling approach accounting for the three **levels** of **risk** would help firms identify which **risks** impact which business activities.

Rules or techniques could be developed dependent upon which type of ...

V. Additional Resources Searched